

How to calculate your Monthly Premium as of July 1, 2006

- 1 Find the city, town or the school district from which you retired on the life insurance rate chart on the reverse side.
- 2 Locate your "RMT Pays" rate for life insurance.
- 3 Add that amount to the RMT Pays premium below for the health plan you are interested in to determine your monthly health and life insurance premium.

MEDICARE PLANS ¹	10%
HEALTH PLAN COSTS	PER PERSON COVERAGE
Commonwealth Indemnity Plan Medicare Extension (OME) <i>with</i> CIC (Comprehensive)	\$52.76
Commonwealth Indemnity Plan Medicare Extension (OME) <i>without</i> CIC (Non-comprehensive)	37.70
Fallon Senior Plan ²	15.33
Harvard Pilgrim Health Care First Seniority ²	18.64
Health New England MedRate Plan	38.67
Tufts Health Plan	
Medicare Complement	33.27
Medicare Preferred ²	14.89

NON-MEDICARE PLANS ¹	10%	10%
HEALTH PLAN COSTS	INDIVIDUAL COVERAGE	FAMILY COVERAGE
Commonwealth Indemnity Plan Basic <i>with</i> CIC (Comprehensive)	\$111.20	\$269.38
Commonwealth Indemnity Plan Basic <i>without</i> CIC (Non-comprehensive)	70.52	169.48
 Fallon Community Health Plan	34.48	82.70
 Direct Care		
 Fallon Community Health Plan	40.69	96.54
 Select Care		
 Health New England	36.21	89.73
 NHP Care	36.43	96.48
 NHP Community Care	33.22	87.97
		

¹ RMTs from Peabody – call the GIC for monthly rates.

² Benefits, rates and enrollment area are subject to change January 1, 2007.



This symbol indicates a
Select & Save Plan

RMT LIFE INSURANCE RATES

Monthly GIC Plan Rates as of July 1, 2006

BASIC LIFE INSURANCE			RMT PAYS	
CITY/TOWN/SCHOOL DISTRICT (SD)				
BASIC LIFE: \$1,000 Coverage			\$0.90	
Andover	Narragansett Regional SD	Plainville		
Blackstone Valley Regional SD	Newbury	Salisbury		
Bridgewater	Orange	Wilbraham		
Gloucester	Paxton			
Granby	Pelham			
Hampden-Wilbraham Regional SD	Pioneer Valley Regional SD			
BASIC LIFE: \$2,000 Coverage			\$0.90	
Amherst	Milton	Upper Cape Cod Regional SD		
Amherst-Pelham Regional SD	Monson	Ware		
Barnstable	North Andover	W. Springfield		
Blue Hills Regional SD	Quabbin Regional SD	Whitman-Hanson SD		
Cohasset	Rehoboth	Winthrop		
Dennis	Rockland			
Lawrence	Shawsheen Valley Regional SD			
Martha's Vineyard Regional SD	Stoughton			
BASIC LIFE: \$3,000 Coverage			\$1.35	
Weymouth				
BASIC LIFE: \$4,000 Coverage			\$1.80	
Rockport				
BASIC LIFE: \$5,000 Coverage			\$2.25	
Amesbury	Hingham	Revere		
Berkshire Hills Regional SD	Holbrook	Rutland		
Berlin-Boylston Regional SD	Holyoke	Salem		
Billerica	Hudson	Saugus		
Bourne	Medford	Spencer		
Dedham	Millis	Stoneham		
Eastham	Montague	Wareham		
Everett	North Adams	Watertown		
Franklin	North Attleboro	W. Bridgewater		
Gill-Montague Regional SD	N. Middlesex Regional SD	Westfield		
Greater Lawrence Regional SD	Norwell	Woburn		
Harvard	Randolph			
BASIC LIFE: \$10,000 Coverage				\$4.50
Braintree				
BASIC LIFE: \$15,000 Coverage				\$6.75
Spencer-E. Brookfield Regional SD				